

In the disclosure:

Please change the paragraphs beginning at page 4, line 4, to be as follows:

--If the consumer elects to purchase access to information from the vendor, the consumer exercises the start session link. Then the bank returns to the consumer an end session address, which the consumer can use to terminate the purchase of information from the vendor earlier than waiting for the maximum duration time to expire, and an authentication code. At the same time, the bank can provide to the vendor the consumer authentication code and the consumer address, and notes the time of the exercise of the start session link to begin charging the consumer. In some applications, the bank provides this information to the vendor directly. In other applications, however, the bank redirects the consumer's computer so that it links to the vendor and in so linking passes to the vendor the consumer authorization authentication code and consumer address as parameters of the link process.

In response to receiving the consumer authorization authentication code, the vendor provides to the consumer a page (of network communication) that provides links to various information documents offered by the vendor. (This page is located at the connect address of the vendor.) The consumer may then exercise various of the links to the vendor's information.--